

- Claim cash back on a range of everyday healthcare costs, including **dental, optical** and **therapy treatments**, plus much more.
- 24/7 GP consultation service.
- 24/7 counselling and information helpline.
- Discounted gym membership.

A photograph of three people in an office setting. In the foreground, a blonde woman with a bright smile is looking towards the camera. She is wearing an orange cardigan over a white polka-dot shirt. Behind her, a man with a beard and a woman are seated at a desk, looking at a laptop. The man is resting his chin on his hand. The background is softly blurred, showing office shelves and windows.

**Health4All**  
health cash plan



# Introducing the **Health4All** health cash plan

A health cash plan is an excellent way to manage the cost of your everyday healthcare; pay a small monthly premium and you can claim cash back on dental, optical and therapy treatments, plus much more.

## Everyday healthcare

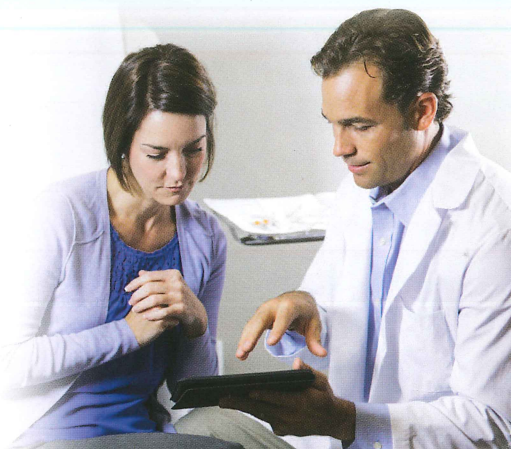
If you have dental check-ups twice a year, or wear glasses or contact lenses, you can claim cash back towards their cost.

The plan also covers a range of therapy treatments, including osteopathy, physiotherapy and chiropody, plus much more. See [page 7](#) for the full list of benefits available.



## Emergency illness cover

You don't need to be ill to benefit from a health cash plan, but if you do have an unexpected illness, you can claim towards the costs associated with a diagnostic consultation (when referred by your own GP), or receive a cash payment for each night you spend in hospital or per day-case surgery undertaken (Silver cover and above).



## Things you need to know...

- Any PCS member aged 16 or over, who normally resides in the United Kingdom, can apply. Personal and family cover – children can be covered on a family plan until their 18th birthday. We reserve the right to decline cover
- No medical required
- We authorise payment of 90% of eligible claims within two working days of receipt
- Premiums payable through convenient payroll deduction
- Claim from the start date of your policy. For maternity/paternity payment, you will need to wait 10 months from the policy start date and if you have an existing health condition, you will have to wait two years before you are covered for hospital in-patient claims for the same or a related condition. Telephone helplines can be accessed from the start date of your policy.





# Extra value health and wellbeing services...

included in your health cash plan

## GP consultation service

The GP consultation service connects you 24/7 to a fully-qualified GP, for advice and diagnosis on health matters. Available to you and your family, the service also includes access to an online webcam consultation with a doctor.

### The GP consultation service includes:



24/7, 365 days-a-year telephone helpline



An online face-to-face consultation service



Electronic private prescription services



Health information service



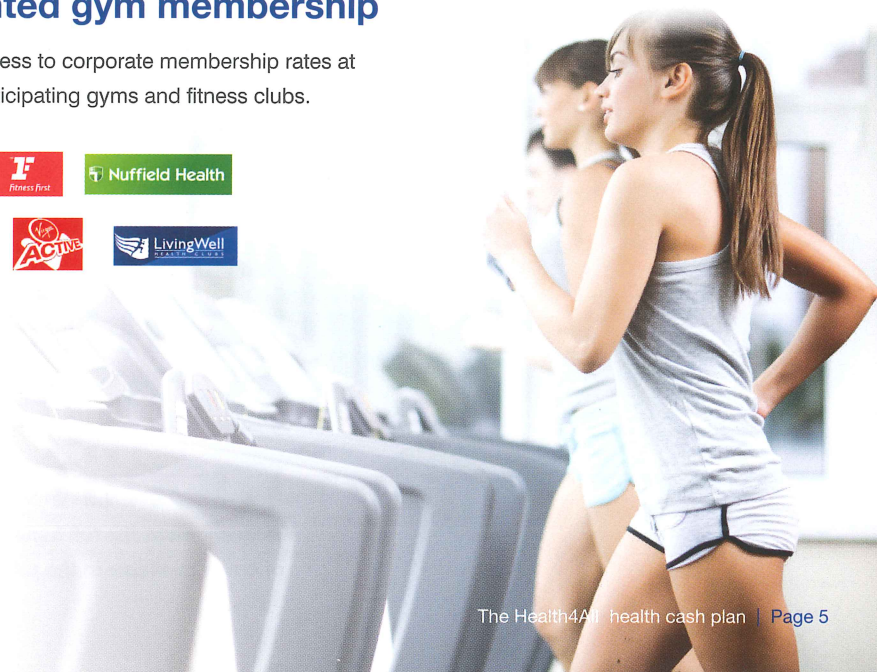
## 24/7 counselling and information helpline

Available to you and your partner, the telephone helpline provides a counselling service on stress, family relationships, substance abuse and debt, along with legal advice and information on financial and health matters.



## Discounted gym membership

Giving you access to corporate membership rates at over 2,500 participating gyms and fitness clubs.





# Meet John, a health cash plan policyholder\*

John has purchased Gold personal cover at a cost of £20.00 per month.

Firstly, John visits the dentist for a check-up and receives treatment for a filling, paying £53.90\*\*. John can claim back 100% of this cost, and still have £96.10 left over for the rest of the Policy Year.

John also needs a new pair of glasses, so he goes for an eyesight test, and decides on a pair of designer frames costing £250†. He can claim £150 of this back, which takes him up to his reimbursement limit for the Policy Year.

Following an injury to his back, John has six physiotherapy sessions, costing £240†. The Health4All health cash plan allows John to claim back 75% of the cost of these sessions, so he gets £180 cash paid directly into his bank account, and can still claim up to £270 for covered therapy treatments over the remainder of the Policy Year.

\*Scenario for illustrative purposes only.

\*\*Based on NHS band 2 costs September 2016.

†Indicative costs.



**£53.90\*\***

paid for dental treatment



**100%**

of the cost claimed back



**£96.10**

dental benefit remaining for the Policy Year

## Cover starts from just £5.78 per month

Take a look at the full benefits and levels of cover available in the table opposite.

Monthly Premium (including Insurance Premium Tax)	Bronze	Silver	Gold	Platinum	Diamond
Personal (policyholder only)	£5.78	£13.00	£20.00	£27.50	£36.00
Family (policyholder, partner and dependent children)	£11.56	£26.00	£40.00	£55.00	£72.00
Maximum per Insured Person per Policy Year.					
Benefits	Bronze	Silver	Gold	Platinum	Diamond
Dental	100	£50	£100	£150	£200
Dental trauma	100	£200	£400	£600	£1,000
Optical	100	£50	£100	£175	£225
Diagnostic consultation	75	£100	£175	£400	£650
Physiotherapy, osteopathy, chiropractic and acupuncture treatment (Combined maximum benefit)	75	£150	£350	£550	£650
Chiropody, homeopathy and reflexology (Combined maximum benefit)	75	£50	£75	£175	£225
Hospital in-patient Payable per night, up to 30 nights per Policy Year	-	£10	£20	£30	£40
Hospital day-case surgery Payable per event, up to 10 events per Policy Year	-	£10	£20	£30	£40
Recuperation Lump sum payable automatically after a valid hospital in-patient claim of at least 10 consecutive nights	-	£75	£150	£225	£300
Maternity/paternity Per child (Adult benefit only)	-	£75	£150	£225	£300
Hearing aids	75	£100	£150	£300	£500
Health screening	75	£50	£75	£175	£250
Access to care (Adult benefit only)	-	✓	✓	✓	✓
Telephone helpline (Adult benefit only)	24 hour, 365 days a year telephone helpline offering a counselling service on stress, family relationships, substance abuse and debt, along with information on a range of issues including legal, financial and medical matters.				
GP consultation service	Providing access to a GP helpline 24 hours a day, 7 days a week. Also includes access to an online webcam consultation available Monday - Friday, 8.30am to 6.30pm (excluding bank holidays).				
Private prescription service	The private prescription service enables its doctors to issue private prescriptions and send them directly to a registered pharmacy for despatch to a patient.				
Gym membership (Adult benefit only)	Corporate membership rates at over 2,500 participating UK and Ireland gyms and fitness clubs.				

100 = Claim 100% of the cost back up to the stated maximum

75 = Claim 75% of the cost back up to the stated maximum

Each insured adult has their own maximum benefit. Children can be included on a family policy until their 18th birthday and where benefit is provided it is limited to once times the maximum amount shared amongst all insured children. No advice has been given by BHSF in relation to the sale of this product. All benefits payable are subject to BHSF policy terms; copies available on request. 13 week qualifying period with the exception of maternity/paternity payment (10 month qualifying period) and for pre-existing health conditions, and related conditions (two years). Insurance Premium Tax included at the applicable rate. Issued by BHSF Limited, 2 Darley Road, Birmingham B16 8TE. BHSF Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

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# Add great value **life insurance** to your plan with **Care4** from BHSF

**Do you think about the future** and how your family will manage when you pass away? **Did you know** the cost of a funeral has risen by more than double since 2004; the average cost is now £3,897\*.

With Care4, £5,000 is payable to your estate after your death. The money can be spent in any way you want, whether it covers your funeral expenses, is set aside as an investment for loved ones, or put towards something else. The payment is made tax-free under current legislation.

Care4 provides you with the reassurance of knowing you have helped to reduce some of the emotional and financial stress on your family and friends at an upsetting time.

You can choose between either personal or couple Care4 cover. You can only select personal Care4 in conjunction with a personal cash plan and couple Care4 in conjunction with a family cash plan. The premiums will be collected from your salary and paid to BHSF along with your health cash plan premium.

**£2.70** per month  
**Personal cover**  
(Policyholder only)

**£4.68** per month  
**Couple cover**  
(Policyholder and partner)

\*Sun Life Direct's Cost of Dying Report 2016.

## Things you **need to know...**

### What do I pay?

The premium payable is £2.70 per month for personal cover, or £4.68 per month for couple cover for a sum assured of £5,000.

### Who can apply?

Anyone aged 18 to 69 inclusive, who normally resides in the United Kingdom, is eligible to apply for cover.

### How do I apply?

Choose either personal or couple cover; complete the application form at the back of this booklet and return it to BHSF. Subject to the terms of the insurance, it will be automatically renewed each month for as long as premiums are paid. Your cover will cease if you leave the employer through which your cover was arranged, or if you stop paying your premium. There is no surrender value to the insurance.

### How do I know if I've been accepted?

You will be sent a welcome pack containing your certificate of insurance and details on how to claim.

### When does my cover start?

From the effective date shown on your certificate of insurance.

### Are there any exclusions?

We will not pay the sum insured if death occurs;

1. As a result of a Pre-existing Condition or Related Condition until You have not:
  - had any symptoms or tests or
  - received any medication or other treatment or
  - sought medical advice for an uninterrupted period of two years following the Effective Date.
2. Directly or indirectly as a result of alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner.
3. Arising out of or contributed to, by the Insured Persons wilful self-injury, suicide, attempted suicide, or

deliberate exposure to exceptional danger (except in an attempt to save human life).

4. Arising from war, whether declared or not, hostilities or any act of war or civil war.

5. Directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of Nuclear, Chemical, Biological Terrorism (as defined in the policy details) regardless of any other cause or event or event contributing concurrently or in any other sequence to the loss.

### How do I claim?

A claim form can be obtained from our helpdesk on 0121 629 1297. We will provide the address to which the completed claim form must be sent at the time of claim. It should be submitted to our underwriters by the representative of your estate and should be accompanied by the original death certificate. The underwriters will also require evidence of your age and may require other information which will be advised as appropriate. Payment will be made to your estate subject to the terms and conditions of the insurance.

### Who provides the insurance?

Care4 is provided by BHSF Employee Benefits Limited and underwritten by certain Lloyd's underwriters, which are managed by AmTrust Syndicates Limited. BHSF Employee Benefits Limited is authorised and regulated by the Financial Conduct Authority. AmTrust Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The information contained within 'Your Questions Answered' does not contain the full terms and conditions of the insurance contract and does not form part of the certificate of insurance. The full terms and conditions are provided in the certificate of insurance which will be sent to you on acceptance of your application. If you wish to receive a copy of the certificate of insurance beforehand, please call our helpdesk on 0121 629 1297.



# Important information

The Financial Conduct Authority (FCA) is an independent body that regulates the general insurance industry. It requires us to give you certain information so that you can decide if our services are right for you.

This cash plan meets the demands and needs of those who wish to have assistance towards covering their everyday healthcare costs such as dental check-ups and treatment, eye tests and glasses and therapy fees. In deciding to purchase this product you will not receive advice or personal recommendation from BHSF Limited.

This cash plan is sold by BHSF Employee Benefits Limited and underwritten by BHSF Limited. Both companies are part of BHSF Group Limited, 2 Darnley Road, Birmingham B16 8TE. BHSF Employee Benefits Limited is authorised and regulated by the Financial Conduct Authority.

BHSF Limited of 2 Darnley Road, Birmingham B16 8TE is an insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Our registration number is 202038. Our permitted business includes advising on and effecting non-investment insurance contracts. Details of our registration can be checked at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by telephoning 0800 111 6768. As an insurer, BHSF Limited offers only its own cash plan products in isolation; where appropriate it may offer the most suitable of its products, but only in comparison with other products underwritten by BHSF Limited.

If you are not completely satisfied with the policy, simply notify BHSF Limited in writing within 14 days and we will cancel it. Provided a claim has not been paid, we will refund any premium collected.

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BHSF Employee Benefits Limited (who administer the Care4 cover), of 2 Darnley Road, Birmingham B16 8TE is an intermediary authorised and regulated by the Financial Conduct Authority. Our registration number is 308611.

Our permitted business includes advising on and effecting non-investment insurance contracts. Details of our registration can be checked at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by telephoning 0800 111 6768.

Care4 is underwritten by certain Lloyd's underwriters, which are managed by AmTrust Syndicates Limited. AmTrust Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This insurance meets the demands and needs of those wishing to secure a lump sum payment in the event of the death of an insured person. BHSF Employee Benefits Limited is a wholly owned subsidiary of BHSF Group Limited.

BHSF Employee Benefits Limited only offers products from selected insurers for travel insurance, personal accident insurance and life insurance. Products are offered in isolation and without comparison to the wider market. A list of insurers offered can be provided on request.

You have 30 days from the date we issue your Care4 certificate of insurance to review it. If you are not completely satisfied with the insurance, simply notify BHSF Limited in writing within 30 days. We will cancel your policy. Provided a claim has not been made, we will refund any premium collected.

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BHSF Limited, BHSF Employee Benefits Limited and certain Lloyd's underwriters are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they are unable to meet their obligations. Entitlement will depend on the type of business and the circumstances of the claim. Further information about the compensation scheme is available on the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk).

If you wish to register a complaint, please do so in writing to BHSF Limited, 2 Darnley Road, Birmingham B16 8TE or by telephoning 0121 454 3601, quoting your policy number. If you are not satisfied with the outcome of the complaint, you may refer it to the Financial Ombudsman Service.

# Apply today

## 1. Choose your cover

Decide which level of health cash plan cover is best for you and complete section A of the application form. If you choose a family policy, please **remember to include your family's details, or they will not be covered.**

## 2. Add Care4

Do you want to add Care4 to your plan? If so, **complete section B.**

## 3. Declarations and payroll authority

In all cases, please ensure you have read and understood the declarations. **You should tick the boxes to indicate that you agree with the terms.** By signing the payroll deduction authority in section C you agree for premiums to be deducted from your salary and forwarded to BHSF.

## 4. Send your form back to us

Return your completed application form to:

**FREEPOST RTJT-AHJY-BTRK, BHSF LIMITED,  
2 DARNLEY ROAD, BIRMINGHAM B16 8TE.**

## 5. Sit back and relax

Once your application has been processed, we will send you a welcome pack with full details of how to claim and access the services provided.





# Health4All

## health cash plan

For more information please call 0121 629 1197,  
visit [www.bhsf.co.uk](http://www.bhsf.co.uk), or email [sales@bhsf.co.uk](mailto:sales@bhsf.co.uk).



BHSF Limited and BHSF Employee Benefits Limited  
Both organisations are registered at Darnley Road, Birmingham B16 8TE.

Tel: 0121 454 3601 Fax: 0121 454 7725 Email: [sales@bhsf.co.uk](mailto:sales@bhsf.co.uk) Web: [www.bhsf.co.uk](http://www.bhsf.co.uk)  
Calls to our office are recorded and may be monitored for training and security purposes.

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BHSF Employee Benefits Limited authorised and regulated by the Financial Conduct Authority. Registered in England number 3897857.

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CODE

GROUP  
NUMBER

REP  
NUMBER

PRODUCT  
CODE

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INVESTORS  
IN PEOPLE

